

United States Bankruptcy Court
Eastern District of California

In re:
Joyanne Marie Smith
Debtor

Case No. 19-23204-D
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin
Form ID: 309A

Page 1 of 1
Total Noticed: 17

Date Rcvd: May 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2019.

db	+Joyanne Marie Smith, 1163 Forkleaf CT, Manteca, CA 95337-2034
aty	+Michael K. Moore, 210 E Center ST, Manteca, CA 95336-4624
tr	+Irma Edmonds, PO Box 3608, Pinedale, CA 93650-3608
22767768	+Bank of America, 4909 Savarese CIR, Tampa FL 33634-2413
22767773	+Equifax, PO Box 740241, Atlanta GA 30374-0241
22767774	+Experian, 475 Anton BLVD, Costa Mesa CA 92626-7037
22767775	+Fortiva Retail Credit, 5 Concourse PKWY, Atlanta GA 30328-5350
22767779	+Transunion, 2 Baldwin PL, PO Box 1000, Chester PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	EDI: EDD.COM May 22 2019 07:18:00	Employment Development Department, Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM May 22 2019 07:18:00	Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
22767769	+EDI: CAPITALONE.COM May 22 2019 07:18:00	Capital One, PO Box 30281, Salt Lake City UT 84130-0281
22767770	+EDI: CAPITALONE.COM May 22 2019 07:18:00	Capital One Bank Usa N, PO Box 30281, Salt Lake City UT 84130-0281
22767771	+EDI: RCSFNBMARIN.COM May 22 2019 07:18:00	Credit One Bank, PO Box 98872, Las Vegas NV 89193-8872
22767772	+EDI: DCI.COM May 22 2019 07:18:00	Diversified Consultant, PO Box 551268, Jacksonville FL 32255-1268
22767776	+EDI: RMSC.COM May 22 2019 07:18:00	SYNCB, PO Box 965036, Orlando FL 32896-5036
22767777	+EDI: WTRRN BANK.COM May 22 2019 07:18:00	TD Bank Target, PO Box 673, Minneapolis MN 55440-0673
22767778	+EDI: CITICORP.COM May 22 2019 07:18:00	THD CBNA, PO Box 6497, Sioux Falls SD 57117-6497
		TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2019 at the address(es) listed below:

NONE.

TOTAL: 0

Information to identify the case:			
Debtor 1	Joyanne Marie Smith		Social Security number or ITIN xxx-xx-2081
	First Name	Middle Name	Last Name
Debtor 2			EIN ____-____-____
(Spouse, if filing)			Social Security number or ITIN ____-____-____
	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of California			EIN ____-____-____
Case number: 19-23204 – D – 7			Date case filed for chapter 7: 5/20/19

12/15

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joyanne Marie Smith	
2. All other names used in the last 8 years		
3. Address	1163 Forkleaf CT Manteca, CA 95337	
4. Debtor's attorney Name and address	Michael K. Moore 210 E Center ST Manteca, CA 95336	Contact phone: 209-373-5815
5. Bankruptcy trustee Name and address	Irma Edmonds PO Box 3608 Pinedale, CA 93650	Contact phone: (559) 221-2233

For more information, see page 2 >

Debtor: **Joyanne Marie Smith**Case number: **19-23204 – D – 7**

6. Bankruptcy clerk's office You may inspect all records filed in this case at this office or online at www.pacer.gov .	Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814	Hours: M–F 9:00 AM – 4:00 PM www.caeb.uscourts.gov Phone: (916) 930-4400 Date: 5/21/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 15, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: United States Trustees Meeting Room, Suite 2, 1st Floor, 1200 I St, Modesto, CA Debtors are required to bring government issued photo identification and proof of social security number to the meeting of creditors.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov or debtors can register for DeBN by filing form EDC 3-321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.	